



Keeping First Nations Informed

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Great Plains Edition

New Compliance Unit to Debut

Fiscal Year 2009 has closed with a number of significant changes in ITG operations. As many may be aware, the federal budget provided for increased staffing for the IRS as a whole, and ITG was pleased to be able to hire 17 new employees over the past four months. This staffing not only allowed us to replace many employees who had retired or otherwise departed, but actually allowed us to increase our resources in some geographic areas where we had need.

The budget also permitted us to create the "Government Entities Compliance Unit" (GECU), a new function that will be based at our Ogden campus. This unit has already begun work to address compliance issues involving tax exempt bonds, but in the near future they will be undertaking some initiatives directly involving tribal governments. An experienced ITG Specialist is serving as a coordinator for these efforts, and will be assisting with staff training. The ITG Director will also be closely involved.

At present, the GECU is studying a number of initiatives, including following up with tribes where tax deposits have been made but no return has been filed, working with tribes to complete and submit delinquent returns, and conducting assessments of potential areas for outreach and education.

The new unit will not affect the ability of tribes to work directly with their assigned ITG Specialist. That designee will remain the principal point of contact for tribes on any federal tax administration matter, and can also be consulted on any inquiry received from the GECU.

Consultation Listening Meetings

Our appreciation to everyone who attended the FY 2009 meetings held in Anchorage, Washington D.C. Tulsa, and Albuquerque. Your input is a valuable part of our planning and operations. Our tentative meetings for FY 2010 are listed below. Watch the ITG web site and future editions of ITG News for the specific dates and locations.

Tentative Consultation Listening Meetings for FY 2010

California

Minnesota

Nevada

Western Oklahoma



....the GECU will help address compliance issues, but will not affect the ability of tribes to work with the assigned ITG Specialist...

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Sharing the ITG Newsletter

Many of you receive the ITG newsletter on a quarterly basis, mostly via email. Does anyone else see it? The Great Plains edition is designed to provide information that is relevant to our area. It contains new developments in taxation that affects Indian Country. We include new programs specifically designed for tribes. It is full of ideas and ways to avoid the multitier of problems that affect a tribe or tribal entity. It would seem this may affect some other tribal fold than just yourself.

We cover trends and issues that impact casinos, such as Title 31 reporting, suspicious activity, information returns such as W-2Gs and proper identification. For tribes we have discussed ways to avoid penalties, proper filing of returns, travel expenses, employment taxes, internal controls and good governance.

However, all this valuable information is not designed for your eyes only. There are a multitude of other staff members and administrators who could use this information. If a major disaster caused a loss of all your tax data, who would be responsible to help re-establish your ability to function? Who would put your payroll systems back in place? Who in the casino would see to it that W-2Gs were issued and your accounting functions were put back into place? Most likely it would be a number of folks other than yourself.

Please share this newsletter with other key members of your staff and others in the tribe. There are tremendous benefits and no downside. You can keep key staff informed of news and developments that affect your ability to file, report, and pay timely and accurately. You can provide contact information at ITG to all who may need it. There are non stop developments in funding and tax incentives that affect Indian Country currently. Keep all of your staff apprised. Keep others in the tribe who may need to know or may benefit up to date.

Tax Tools for Tribes

You can order our comprehensive reference CD-ROM containing [Publication 4268](#) (Employment Tax Guide for Tribes), [Publication 3908](#) (Gaming Tax Law for Indian Tribal Government), [Publication 15](#) (Employer's Tax Guide), [Publication 15-A](#) (Employer's Supplemental Tax Guide), [ITG News](#) issuance for your area for the last 8 quarters, a "primer" for federal tax issues affecting individual Native Americans, and a guide on "[Helpful Hints to Avoid Penalties](#)".

E-Mail us at ITG.TaxTools@irs.gov and provide your mailing address and the number of CD-ROM copies you would like to receive.



Update on Tribal Economic Development Bonds

The Internal Revenue Service has allocated authority to issue Tribal Economic Development Bonds under the American Recovery and Reinvestment Act of 2009.

In [Notice 2009-51](#), the IRS solicited applications for the allocation of \$2 billion of national bond volume limitation authority (volume cap) to issue Tribal Economic Development Bonds under section 7871(f) of the Internal Revenue Code. Section seven of the notice provides that the volume cap is to be allocated in at least two tranches, the first of which would not exceed \$1 billion in total with a \$30 million limitation per Indian tribal government.

The IRS received 58 applications requesting a total of \$1,329,487,364.88 in volume cap available under the first tranche. Pursuant to the notice, the IRS allocated pro rata amounts of volume cap to the projects described in the applications such that the total amount allocated under the first tranche did not exceed \$1 billion.

For those applicants who elected to consent to public disclosure, the IRS released an [allocation schedule](#) showing the names of the Indian tribal governments, the types and locations of the projects described in the applications and the amounts of the awarded allocations.

The Second Allocation will address the remaining \$1 billion for qualified projects for which applications meeting the requirements have been filed with the IRS on or before January 1, 2010. If the total amount of volume cap requested in all applications received on or before that date does not exceed the \$1 billion, then each applicant will be allocated the amount of volume cap requested and any volume cap remaining may be available for allocation by the IRS as part of an allocation process to be announced by the IRS at some future date. If the total amount of volume cap requested in all applications received on or before January 1, 2010 exceeds \$1 billion, then each applicant will be allocated the amount of volume cap requested reduced pro rata such that the total amount allocated does not exceed the \$1 billion.

Applicants must include a description of the project, or any related project, for which a prior allocation was made, as well as the name of the applicant that received the allocation. For this purpose, related projects include facilities that are owned by the same Indian tribal government, a political subdivision of the Indian tribal government, or an entity controlled by the Indian tribal government, which are (i) located at or near the same site, and (ii) are integrated, interconnected, or directly or indirectly dependent on each other based on all the facts and circumstances.

To add your name or e-mail address to our mailing list, please contact us via e-mail at Carole.M.Oller@irs.gov or call Carole Oller at (605) 787-5650



ITG Compliance Checks: Common Findings

One of the services provided by ITG is that of conducting compliance checks. A compliance check is a review conducted by the IRS, under Title 26 of the Internal Revenue Code, to determine whether a business entity is adhering to recordkeeping and information return requirements.

A compliance check does not directly relate to determining a tax liability for any particular period. The check is a tool to help educate business entities about reporting requirements to increase voluntary compliance. The following are common problems identified through compliance checks:

1. Amounts on Forms W-2, W-3 and 941 don't reconcile. The IRS receives the Forms 941 and compares this information with the W-2 and W-3 information that is received by the Social Security Administration. An entity should reconcile all four quarterly Forms 941 for a calendar year and compare with the same years W-2s's and W-3 information.
2. Forms W-9 and W-4 are not being used, or are not being updated when necessary. W-9's or similar forms are required to obtain the Taxpayer Identification Number (TIN) from those who are to receive non-employee compensation or other non-wage payments (i.e. independent contractors and other payees) **prior to** the initial payments. Form W-9 is strongly recommended as the method to obtain the TIN. Form W-4 is required to obtain Taxpayer Identification Numbers from employees and to determine the amount of federal income tax withholding.
3. Unaware of requirement to backup withhold if no TIN provided prior to payment. Backup withholding refers to the withholding of federal income tax that applies to reportable gambling winnings, prizes, vendor, or other payments, when the payee fails to provide a TIN to the tribal entity prior to payment. If backup withholding applies, but was not withheld, the tribal entity can be held liable.
4. Form 1099 problems. The forms were not prepared at all; the forms were prepared incorrectly (amounts in the wrong box, etc); the forms were prepared but not submitted to the IRS; and the forms were not prepared for certain categories of payments (e.g. medical or attorney corporations, LLC's, etc.)
5. Noncompliance with Revenue Ruling 59-354. Tribal council member's pay being handled incorrectly and reported on a Form 1099-MISC instead of a Form W-2, or being reported on a Form W-2 with FICA tax withheld. There is no option of whether or not to have FICA taxes withheld from Tribal Council members pay. Amounts paid to Indian tribal council members for services performed by them as council members do not constitute "wages" for the purposes of the Federal Insurance Contributions Act and the Federal Unemployment Tax Act.



Self-Assess Your Federal Tax Compliance Risks

Tribal entities can self-assess their federal tax compliance and work with ITG to address any problems they uncover. Information on the program is available through the "[Self Assess Tribal Tax Compliance](#)" link on the right-hand of the ITG web site landing page at www.irs.gov/tribes, or you can make an inquiry about the program via e-mail to tege.itg.tefac@irs.gov



How to Respond to Notices and Avoid Forms 1099 or W-2G Penalties

Since it is that time of the year again and the Service Center is sending out Notice 972CG, I thought I would put in this article from ITG's "[Helpful Hints to Avoid Penalties](#)" guide.

Some entities may receive Notice 972CG, which is a Notice of Proposed Civil Penalty. You will receive this notice and a listing of the information returns if you filed Forms 1099 or W-2G with missing or incorrect name/Taxpayer Identification Number (TIN) combinations. A name/TIN combination is incorrect when it does not match or cannot be found on the IRS files that contain Social Security Numbers and Employer Identification Numbers. Notice 972CG proposes a penalty of \$50 for each return you did not file correctly. You should compare the listing with your record to determine:

- If you took appropriate action to meet the requirements for reasonable cause, and
- If you must make an annual solicitation in the current year to avoid penalties in the future years.

One way to obtain the necessary information and avoid penalties is to secure a [Form W-9, Request for Taxpayer Identification Number and Certification](#), or an acceptable substitute. A W-9 is used by persons required to file information returns (such as Forms 1099-MISC, Forms 1099-R, or Forms W-2G) with the IRS to get the payee's correct TIN prior to making a payment to a vendor, especially a service provider vendor.

A Social Security Number (SSN) must be used with an individual name even though he or she may also have an Employer Identification Number (EIN). He or she must always furnish his or her individual name regardless of whether he or she uses a SSN or an EIN. A sole proprietor may also provide a business name or dba ("doing business as"), but the individual name must be listed first on the account with you.

Other businesses should enter the business name as shown on required federal tax documents. The dba may be listed on the second line "business name". The EIN of the entity should be entered in Part I of Form W-9 requesting the TIN.

Your TIN is not interchangeable with different names. A business EIN must be used for a partnership or corporation. A Limited Liability Company (LLC) may be a sole proprietorship, partnership, or a corporation. A LLC that is a sole proprietorship must provide the SSN of the sole proprietor and not the EIN for the LLC.

The Form W-9 certifies for you that the payee's TIN is correct and the payee is a U.S. person. It also

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Want to Avoid Penalties?

Are you incurring penalties? Do you want to eliminate penalties in the future?
ITG has a "[Helpful Hints to Avoid Penalties](#)" job aid that can assist you.
It's available by ordering our "Tax Tools for Tribes" CD-Rom via e-mail
at ITG.TaxTools@irs.gov.



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states the kind of business entity and may determine if you have a requirement to file an information report. The form is signed under penalty of perjury. Penalties may be applicable to payees for failure to furnish the TIN or providing false information. Payers may be subject to civil penalties for missing or incorrect information on the information reports.

U.S. resident aliens who are not eligible to receive a SSN must apply for an Individual Tax Identification Number (ITIN) on [Form W-7, Application for IRS Individual Taxpayer Identification Number](#). A Form W-9 is also used by individuals who have an ITIN.

Backup withholding will apply if:

1. The payee fails to furnish his or her SSN or TIN to you, or
2. The IRS notifies you to impose backup withholding because the payee furnished an incorrect TIN.



Tips for Obtaining “Good” TINs:

- Always obtain the contractor’s TIN before paying for services.
- Avoid abbreviating company names.
- If possible, refer to and use the same name as it appeared on the original application for the EIN (Form SS-4) or social security card.
- If you know accompany has changed its name, ask if they have informed the IRS of the change. The IRS and SSA must be informed of any name changes.
- When filing Form 1099-MISC for a sole proprietor, always put the individual’s name first, followed by the business name. For example, Joe’s Garage should be reported as Joseph Johnson, DBA Joe’s Garage. It does not matter whether you are using an EIN or SSN, the individual’s name must appear first.
- The best tool to help you gather good information on contractors and vendors is Form W-9 (or a substantially similar version). It is a good resource for obtaining correct payee names/TINs and other certifying exempt status for reporting purposes. In addition, the form specifically addresses the issue of sole proprietors. When properly completed, you will know if a contractor is a sole proprietor and therefore you will know to use the individual name first.

More information on backup withholding may be obtained in [Publication 1281, Backup Withholding on Missing and Incorrect Name/TINs](#). For additional information refer to the instructions for the Form W-9. Please maintain the Forms W-9 in your files in event that the IRS requests verification of the name/TIN listed on the Form 1099.

If you have questions about withholding, information reporting, Forms 1099, or the CP2100 or CP2100A Notice(s) and listing(s), you may call your local ITG specialist or Martinsburg Computing Center (MCC) Information Reporting Program Customer Service Selection Telephone: (866) 455-7438 (toll free). The telecommunication Device for the Deaf (TDD) number is (304) 267-3367 (not a toll-free number). Hours: 8:30 a.m. to 4:30 p.m. Monday through Friday, eastern time. E-mail: mccirp@irs.gov.



Update on Customer Satisfaction Survey

We recently began tabulating the results from the FY 2009 Customer Satisfaction Survey. We received 211 responses, a record number. We appreciate everyone's time taken to complete and return the survey form.

As in past years, we will publish a report on the findings from the survey, and will post it to the ITG landing page at www.irs.gov/tribes. We will also convene a team to review the results and determine any actions that ITG can undertake to address concerns raised, or to strengthen the areas that tribes value. Past actions have included increased outreach, web site enhancements, improved communication processes, and assistance in mitigating penalties.

The eventual actions to be undertaken during FY 2010 will be highlighted in future editions of ITG News

Top Five Bank Secrecy Act Casino Issues

Many tribes have entities subject to the Bank Secrecy Act (BSA), in particular those who operate gaming establishments. ITG provides limited outreach and education on BSA issues, and the Small Business/Self-Employed Division conducts examinations on this area.

The following list reflects common audit issues identified on current BSA casino examinations. It should be noted that this is universal to all gaming operations, not just those that are operated by tribes:

- Failure to create due diligent procedures for mismatched SSNs as identified by the Enterprise Computing Center—Detroit on filed currency transaction reports
- Failure to create due diligent procedures when presented with post office box numbers as permanent addresses for BSA required records or reports
- Failure to adequately use all available information when required for BSA compliance
- Failure to adequately use automated data processing to aid in assuring BSA compliance
- Inaccurate and incomplete currency transaction reports and suspicious activity reports.

Your assigned ITG Specialist is available to assist with these areas if you have any questions, or believe you need further training. ITG can also conduct a BSA Compliance Check to assist a tribe in identifying specific program weaknesses that may exist.



Employee Tip Income Program Questions

ITG has a full-time Tip Coordinator to assist you with any questions about tip reporting agreements. If you are interested in securing a Tip Agreement, have questions concerning your existing agreement, or have received a notice about tip reporting responsibilities that is unclear, please contact Suzanne Perry at (602) 636-9181.

SAR Acknowledgements and Validations for BSA E-Filing

On September 12, 2009, The Financial Crimes Enforcement Network (FinCEN) implemented Suspicious Activity Report (SAR) Acknowledgements for Bank Secrecy Act Electronic Filing (BSA E-Filing) submissions. This functionality gives BSA E-Filers a Document Control Number (DCN) as an acknowledgement of receipt for a submitted SAR. Acknowledgements are available for all SAR form types, including Suspicious Activity Report by Casinos and Card Clubs (SAR-C) and Suspicious Activity Report by Money Services Businesses (SAR-MSB).



The BSA E-Filing system offers filers a self-enrollment feature to allow them to register to receive SAR Acknowledgement files when they are ready to being processing. There is no enrollment deadline at this time; however, FinCEN strongly encourages filers to enroll to receive this critical feedback.

FinCEN has developed a [SAR Acknowledgements and Validations Questions and Answers Guide](#) document, which provides filers with the information needed to make required changes for SAR Acknowledgement file processing. It is available on the [BSA E-Filing Web site](#). FinCEN has also revised the BSA E-Filing Electronic Filing Requirements, which include new SAR Acknowledgement file record formats and SAR Validation error codes and descriptions.

Please note, the SAR Acknowledgement functionality is only available for SAR filings submitted electronically via the BSA E-Filing system. SAR filings submitted via paper are not acknowledged.

In December 2009, FinCEN will implement SAR Validations, which will allow the BSA E-Filing system to validate SAR documents and provide filers with feedback on the quality of their submissions.

Please direct questions about the SAR Acknowledgements functionality to the BSA E-Filing System Help Desk at 1-888-827-2778 (option 6) or via email at BSAEFilingHelp@notes.tcs.treas.gov. The Help Desk is available Monday through Friday 8 a.m.— 6 p.m. ET. The BSA E-Filing homepage is located at <http://bsaefiling.fincen.treas.gov/>.

Topics Solicited

The ITG Newsletter staff encourages the submission of technical and procedural topics to be considered for an article. The goal is to support and educate tribal and tribal entities employees by disseminating information that promotes compliance with tax law requirements and regulations. Simply email your ideas to carole.m.oller@irs.gov to be considered in the newsletter.



Message from the Director

As the federal government embarks on FY 2010, the office of Indian Tribal Governments enters its second decade of existence. Many people questioned the commitment of the IRS to retain this office when it was initially established, but we have successfully maintained the staffing and support necessary to address the unique federal tax administration issues for our First Nations, along with the expertise needed to meet their unique legal and cultural issues.



It has been a fast-paced decade. Not only has the world and our country changed dramatically; ITG has changed greatly as well. While we have maintained a fairly stable workforce, we have experienced significant turnover. Yes, tribes are not the only governments that see employees come and go.

Our current workforce is 74, but only 18 of our current staff have been with us since 2000. While the changes have been gradual, retirements and other job opportunities have led to major staffing changes over time.

Hopefully many of these changes have been transparent to you. Successful organizations are based on processes, not people. I believe we have created work processes that have allowed us to continue seamless operations despite the changes in personnel. Hopefully tribes agree with that, and have not experienced any problems when assigned ITG Specialists have departed.

We begin FY 2010 with 17 new employees, the largest number of new hires in ITG since 2001. They bring new energy and new ideas, which I plan to embrace. This means that many tribes will be meeting new ITG Specialists, and if your tribe has a newly assigned ITG Specialist, you should have received a letter of introduction. However, I also encourage you to visit the [listing of ITG Specialists](#) which can be located under the "Contacting ITG" link in the left border of our landing page at www.irs.gov/tribes.

Of course, I am always available to listen to any ideas, suggestions, and concerns, at christie.jacobs@irs.gov, or at (202) 283-9800.

Christie Jacobs



Identity Theft Attempts Continue

Tribes and tribal members continue to receive e-mails regarding alleged refunds that are due, or that tribes and tribal members are exempt from federal income tax. The messages often appear to come from the Internal Revenue Service. These e-mail messages are not only false, but most importantly represent attempts at identity theft. They are commonly known as “phishing”.

There are several ways you can determine these messages are false:

- The IRS does not send any confidential tax information by e-mail on the Internet. Since it is not a secure communication system, we simply cannot use it to transmit personal information. Thus these messages would never originate from the IRS, even if the sender uses the IRS name or an “irs.gov” e-mail extension.
- The messages often contain serious spelling errors, including one that recently misspelled the word “Service” in our agency name.
- The recipient is asked to complete a form that has a legitimate IRS form name, but is not that form. Recipients can always access IRS forms through the www.irs.gov web site, and then can compare the actual form to the version provided in the e-mail. You will readily see the difference, or may even discover that there is no actual IRS form number that matches the one you have been provided.
- The recipient is asked to provide personal information that the IRS would never seek. This often includes bank account numbers and PINs, presumably so the sender can deposit money owed to the recipient of the e-mail. A PIN is not required for making a deposit to a bank account, and the IRS would never ask for that information since only the bank routing and account number are required for a direct deposit.
- Many of these attempts at identity theft ask the recipient to fax a completed form to a long distance telephone number. These are generally fax forwarding services, where your faxed information is immediately relayed elsewhere, often offshore beyond the reach of regulators and law enforcement.

Do not respond to these solicitations. Instead, please report them to your assigned ITG Specialist who in turn will report it to the IRS office that investigates “phishing”. We will also ensure that other

Reporting Abuses/Schemes

We continue to work with tribes and tribal officials to address financial abuses and schemes being promoted in Indian country. Working together can help ensure the integrity of tribal finances, and eliminate the threats posed by individuals with schemes that appear “too good to be true” and often are.

If you are aware of financial impropriety, or of a promoter advocating a scheme that appears highly suspect, you can contact the ITG Abuse Detection and Prevention Team at (405) 297-4407, or via e-mail at

tege.itg.schemes@irs.gov



Tax News For You!

Individual Tribal Member Information

Tax Breaks For You!

New Expanded Higher Education Tax Credit

Now that the kids are back in school and you have to pay that college tuition, here is a break for you. The American Opportunity Tax Credit for Education, is worth up to \$2,500 of the cost of tuition and related expenses paid during the years 2009 and 2010. The Hope Credit was limited to a maximum credit of \$1,800 for the year. The new credit is worth up to \$2,500.

Taxpayers may receive a credit based on 100 percent of the first \$2,500 of tuition and related expenses (including books) paid during the taxable year and 25 percent of the next \$2,000 of tuition and related expenses paid during the taxable year. However, the credit phases out ratably for taxpayers with modified adjusted gross income between \$80,000 and \$90,000 (\$160,000 and \$180,000 for joint filers).

The law also increases the credit to be claimed to all four years of post-secondary education instead of two. Forty percent of the credit will be refundable for most taxpayers, which means you can get money back even if you owe no taxes.

Up to \$2,400 of Unemployment Benefits will be Tax Free for 2009

The first \$2,400 of your unemployment benefits will not be taxable for federal tax purposes. Normally, all unemployment benefits received are taxable.

Sales Tax Deduction for Taxes Paid on New Vehicle Purchases

Taxpayers who buy a new car, light truck, motor home or motorcycle in 2009 may be able to deduct the state and local sales and excise taxes they paid on their 2009 income tax return regardless of whether they itemize their deductions on Form 1040, Schedule A (Itemized Deductions) or not. This deduction is limited to taxes paid on the first \$49,500 of the purchase price. This applies to purchases made **after** February 17, 2009.

Tax Credits for Home Energy Efficiency Improvements have been Increased

New tax law increases the energy tax credit for homeowners how make energy efficient improvements to their existing homes. The new law increases the credit rate to 30 percent of the cost of all qualifying improvements and raises the maximum credit limit to \$1,500 for improvements placed in service in 2009 and 2010. The credit applies to improvements such as adding insulation, energy efficient exterior windows and energy efficient heating and air conditioning systems.

Good news if you qualify as a First-Time Homebuyer

The new "First-Time Homebuyer" Credit is for home purchases made in 2009 prior to December 1, 2009. The credit is equal to 10% of the home's purchase price, up to \$8,000 (\$4,000 on a married filing separate return). This means that a home that is purchased for \$80,000 is eligible for the full \$8,000 credit. There are income limitations. The amount of the credit begins to phase out for taxpayers whose modified adjusted gross income is more than \$75,000, or \$150,000 for joint filers. This is a refundable credit, which means even if you owe no tax you still can get a refund.



Tax News For You!

Individual Tribal Member Information

Making Work Pay Credit and Form W-4 Employee's Withholding Allowance Certificate

- You may need a withholding "check up" due to tax law changes if you are:
 - an employee with multiple jobs
 - a married couple and both husband and wife work
 - a retiree who receives a pension and does not have any wage income
 - an employee who does not have a valid social security number
 - an employee who can be claimed as a dependent on someone else's return
 - an employee who receives Social Security, SSI, Railroad Retirement or Veteran's Disability Payments
- If you fall into one of the above categories, the tax being withheld from your pay or pension under the *Making Work Pay Credit* may not be enough.
- Not having enough tax withheld may reduce your refund or you may owe tax when you file your income tax return.
- Don't let withholding changes catch up with you when you file your 2009 or 2010 income tax return. Complete your withholding "check up" by following the steps below.

Step 1

Gather your pay stubs and a copy of your most recent tax return.

Step 2

Review Publication 919, *How Do I Adjust My Tax Withholding?* Or access the withholding calculator on IRS.gov.

Step 3

Give your employer a revised Form W-4. Pensioners can adjust their withholding by giving the pension payer a revised Form W-4P.

Visit IRS.gov/recovery for more details on the *Making Work Pay Credit*. Forms and publications are available on www.irs.gov or by calling the IRS at 1-800-829-3676.



Department of the Treasury
Internal Revenue Service

www.irs.gov

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Catalog Number 532509-01

Internal Revenue Service



Federal Tax Calendar for Fourth Quarter 2009

October 2009

Sun	Mon	Tue	Wed	Thu	Fri	Sat
				1	2 * Make a deposit for 9/26-9/29	3
4	5	6	7 * Make a deposit for 9/30-10/2	8	9 * Make a deposit for 10/3-10/6	10
11	12	13 Employees report September tip income to employers if \$20 or more	14	15 * Make a deposit for 10/7-10/9 ** make a deposit for September if under the monthly deposit rule	16 * Make a deposit for 10/10-10/13	17
18	19	20	21 * Make a deposit for 10/14-10/16	22	23 * Make a deposit for 10/17-10/20	24
25	26	27	28 * Make a deposit for 10/21-10/23	29	30 * Make a deposit for 10/24-10/27	31

November 2009

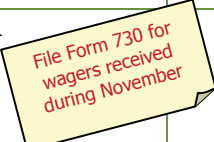
Sun	Mon	Tue	Wed	Thu	Fri	Sat
1	2 <i>File September for wages received during</i>	3	4 * Make a deposit for 10/28-10/30	5	6 * Make a deposit for 10/31-11/3	7
8	9 <i>File Form 941 the 3rd calendar quarter of 2009</i>	10 Employees report October tip income to employers if \$20 or more	11	12 * Make a deposit for 11/4-11/6	13	14
15	16 * Make a deposit for 11/7-11/10 ** make a deposit for October if under the monthly deposit rule	17	18 * Make a deposit for 11/11-11/13	19	20 * Make a deposit for 11/14-11/17	21
22	23	24	25 * Make a deposit for 11/18-11/20	26	27	28
29	30 * Make a deposit for 11/21-11/24 <i>Form 730 for wages received during October</i>					

* = Make a Payroll Deposit if you are under the semi-weekly deposit rule.

**= Make a Monthly Deposit if you qualify under that rule.



December 2009

Sun	Mon	Tue	Wed	Thu	Fri	Sat
		1	2 * Make a deposit for 11/25-11/27	3	4 * Make a deposit for 11/28-12/1	5
6	7	8	9 * Make a deposit for 12/2-12/4	10 Employees report November tip in- come to employers if \$20 or more	11 * Make a deposit for 12/5-12/8	12
13	14	15 ** make a deposit for November if under the monthly deposit rule	16 * Make a deposit for 12/9-12/11	17	18 * Make a deposit for 12/12-12/15	19
20	21	22	23 * Make a deposit for 12/16-12/18	24	25	26
27	28 * Make a deposit for 12/19-12/22	29	30 * Make a deposit for 12/23-12/25	31 		

* = Make a Payroll Deposit if you are under the semi-weekly deposit rule.

**= Make a Monthly Deposit if you qualify under that rule.

NOTE: Deposits made through EFTPS must be initiated at least one day prior to the due dates listed above in order to be timely.

Return Filing Dates

November 2nd

- > File Form 941 for the 3rd quarter of 2009. If all deposits were paid on time and in full, file by November 10th.
- > File Form 730 and pay the tax on applicable wagers accepted during September.

November 30th

- > File Form 730 and pay the tax on applicable wagers accepted during October.

December 31st

- > File Form 730 and pay the tax on applicable wagers accepted during November.